

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MICHELLE A. MERELLA

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-23519

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 28, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/06/2019 and confirmed on 11/6/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		74,467.45
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		74,467.45

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	3,665.79	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,065.79

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 6717	0.00	30,057.75	0.00	30,057.75
	PNC BANK NA Acct: 6717	14,852.59	14,852.59	0.00	14,852.59
	WESTMORELAND COUNTY TAX CLAIM BL Acct: 0063	8,367.04	8,367.04	3,215.56	11,582.60
	MIDLAND FUNDING LLC Acct: 5673	911.46	911.46	0.00	911.46
	MIDLAND FUNDING LLC Acct: 6257	1,177.10	1,177.10	0.00	1,177.10
	PORTFOLIO RECOVERY ASSOCIATES LLC Acct: 3326	1,923.29	1,923.29	0.00	1,923.29
	PORTFOLIO RECOVERY ASSOCIATES LLC Acct: 4755	1,093.33	1,093.33	0.00	1,093.33
	FORD MOTOR CREDIT CO LLC** Acct: 6751	4,768.92	4,768.92	415.59	5,184.51
					66,782.63

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	MICHELLE A. MERELLA Acct:	0.00	0.00	0.00	0.00
	STEIDL & STEINBERG PC Acct:	3,400.00	3,400.00	0.00	0.00

*** NONE ***

Unsecured					
	CBCS Acct:	0.00	0.00	0.00	0.00
	COLLECTION SERVICE CENTER INC Acct:	0.00	0.00	0.00	0.00
	CREDIT COLLECTIONS USA Acct:	0.00	0.00	0.00	0.00
	DIRECTV LLC BY AMERICAN INFOSOURC	503.14	29.57	0.00	29.57

19-23519

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9716				
	LTD COMMODITIES INC	0.00	0.00	0.00	0.00
	Acct:				
	LVNV FUNDING LLC	396.90	23.33	0.00	23.33
	Acct: 4020				
	MIDLAND FUNDING LLC	1,883.76	110.73	0.00	110.73
	Acct: 6611				
	MUNICIPAL AUTHORITY OF WESTMOREL	0.00	0.00	0.00	0.00
	Acct:				
	ROI/RECEIVABLES OUTSOURCING INC++	0.00	0.00	0.00	0.00
	Acct:				
	ROSTRAVER TOWNSHIP SEWAGE AUTHC	0.00	0.00	0.00	0.00
	Acct:				
	WEST PENN POWER*	1,277.70	75.10	0.00	75.10
	Acct: 1516				
	LVNV FUNDING LLC	615.75	36.19	0.00	36.19
	Acct: 5755				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: 1404				
	UPMC PHYSICIAN SERVICES	1,996.81	117.37	0.00	117.37
	Acct: 1612				
	UPMC HEALTH SERVICES	3,231.05	189.92	0.00	189.92
	Acct: 1612				
	VERIZON BY AMERICAN INFOSOURCE AS	626.37	36.82	0.00	36.82
	Acct: 0001				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 5673				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	MANLEY DEAS KOCHALSKI LLC	0.00	0.00	0.00	0.00
	Acct:				
					619.03
TOTAL PAID TO CREDITORS					67,401.66

TOTAL CLAIMED
PRIORITY 0.00
SECURED 33,093.73
UNSECURED 10,531.48

Date: 01/28/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

MICHELLE A. MERELLA

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-23519

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Michelle A. Merella
Debtor

Case No. 19-23519-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 03, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2025:

Recip ID	Recipient Name and Address
db	+ Michelle A. Merella, 127 Dominion Lane, West Newton, PA 15089-1298
15134885	Directv, c/o Diversified Consultants, PO Box 679543, Dallas, TX 75267-9543
15134893	+ Rostraver Township Sewage Authority, 1744 Rostraver Road, Belle Vernon, PA 15012-4001
15118358	+ Westmoreland County Tax Claim Bureau, 40 N. Pennsylvania Avenue, Suite 109, Greensburg, PA 15601-2341

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 04 2025 01:54:58	Ford Motor Credit Company, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 04 2025 00:32:01	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15134882	+ Email/Text: CBCSMail@CBCSNational.com	Feb 04 2025 00:26:00	CBCS, 250 East Town Street, Columbus, OH 43215-4631
15134881	+ Email/Text: CBCSMail@CBCSNational.com	Feb 04 2025 00:26:00	CBCS, 520 E. Main Street, Carnegie, PA 15106-2051
15134883	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 04 2025 00:26:00	Collection Service Center, 839 5th Avenue, New Kensington, PA 15068-6303
15134884	+ Email/Text: ccusa@ccuhome.com	Feb 04 2025 00:25:00	Credit Collection Services, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15145903	Email/Text: G06041@att.com	Feb 04 2025 00:26:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
15118355	+ Email/Text: EBNBKNOT@ford.com	Feb 04 2025 00:26:00	Ford Motor Credit Company, P.O. Box 152271, Irving, TX 75015-2271
15139354	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 04 2025 00:32:39	Ford Motor Credit Company LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15134887	+ Email/Text: LTDBankruptcy@ltdcommodities.com	Feb 04 2025 00:26:00	LTD Commodities LLC, 200 Tri State International, Lincolnshire, IL 60069-4429
15134888	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 04 2025 00:31:26	LVNV Funding LLC, 625 Pilot Road, Suite 213, Las Vegas, NV 89119-4485
15135541	Email/PDF: resurgentbknofications@resurgent.com	Feb 04 2025 00:31:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15134889	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 04 2025 00:26:00	Midland Funding LLC, 2365 Northside Drive Suite 300, San Diego, CA 92108-2710
15149289	+ Email/Text: bankruptcydpt@mcmcg.com		

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Feb 03, 2025

Form ID: pdf900

Total Noticed: 29

		Feb 04 2025 00:26:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15134890	+ Email/Text: mawccollection@mawc.org	Feb 04 2025 00:26:00	Municipal Authority of Westmorland Co., 124 Park & Pool Road, New Stanton, PA 15672-2404
15118356	Email/Text: Bankruptcy.Notices@pnc.com	Feb 04 2025 00:25:00	PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421
15158553	Email/Text: Bankruptcy.Notices@pnc.com	Feb 04 2025 00:25:00	PNC Bank, N.A., P.O. Box 94982, Cleveland OH 44101
15156376	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 04 2025 00:32:32	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
15134892	+ Email/Text: cognizantrcminfo@cognizant.com	Feb 04 2025 00:25:00	ROI, 1920 Greenspring Drive, Lutherville Timonium, MD 21093-4156
15119387	^ MEBN	Feb 04 2025 00:09:31	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15148210	Email/Text: BNCnotices@dcm services.com	Feb 04 2025 00:25:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15148206	Email/Text: BNCnotices@dcm services.com	Feb 04 2025 00:25:00	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
15151178	Email/PDF: ebn_ais@aisinfo.com	Feb 04 2025 00:31:16	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15127760	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 04 2025 00:26:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
15118357	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 04 2025 00:26:00	West Penn Power Company, 76 South Main Street, Akron, OH 44308-1817

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr	*+	Ford Motor Credit Company, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15134886	*+	Ford Motor Credit Company, P.O. Box 152271, Irving, TX 75015-2271
15134891	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421
15156513	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
15134894	*+	West Penn Power Company, 76 South Main Street, Akron, OH 44308-1817
15134895	*+	Westmoreland County Tax Claim Bureau, 40 N. Pennsylvania Avenue, Suite 109, Greensburg, PA 15601-2341

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2025

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Feb 03, 2025

Form ID: pdf900

Total Noticed: 29

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Michelle A. Merella julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Stephen Russell Franks	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION amps@manleydeas.com

TOTAL: 5